



Short Term Disability Insurance

Benefit Highlights

Los Alamos National Security, LLC



What is short term disability insurance?	Short term disability insurance pays you a portion of your earnings if you miss time at work because of a disabling illness or injury.
What is disability?	Disability is defined in The Hartford's contract with your employer. Due to accidental bodily injury, sickness, mental illness, substance abuse or pregnancy you are unable to perform the essential duties of your occupation, and as a result, you are earning 20% or less of your pre-disability weekly earnings or you are able to perform some, but not all, of the essential duties of your occupation and as a result, you are earning more than 20% but less than 80% of your pre-disability weekly earnings.
Am I eligible?	You are eligible if you are an active Employee who meets the employer's eligibility requirements.
How much coverage would I have?	<p>Your employer provides short term disability insurance that would pay you a benefit of 60% of your weekly pre-disability earnings. The maximum benefit you could receive is \$800 per week.</p> <p>You may purchase supplemental short term disability coverage that would pay you a benefit of 70% of your weekly pre-disability earnings. The maximum supplemental short term disability insurance benefit you could receive is \$2,500 per week.</p> <p>Pre-disability earnings are defined in The Hartford's contract with your employer.</p>
When can I enroll?	You will automatically be enrolled in the employer paid short term disability plan. New hires can enroll in the supplemental short term disability plan within 31 calendar days of hire without evidence of insurability. All other requests to enroll outside of the new hire enrollment period will require evidence of insurability.
When is it effective?	You must be in an active status with your employer on the day your coverage takes effect.
How long do I have to wait before I can receive my benefit?	<p>You may be eligible to collect your short term disability insurance benefit starting on the 8th day after your injury or sickness. Your benefit could continue for up to 25 weeks.</p> <p>However, all available sick time (up to 26 weeks) which you have accrued as of your date of disability must be used before your disability benefit can begin.</p>

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If I'm disabled, can the amount of my benefit be reduced?	Yes. As described on the following page, your weekly short term benefit may be reduced by other income you receive, see exclusions below.
Are there other limitations to enrollment?	<p>If you opt out of the supplemental short term disability coverage and later decide to enroll you will need to provide evidence of insurability, which requires you to complete a personal health application to be approved by The Hartford.</p> <p>You can enroll regardless of how much accrued sick bank time you have.</p>

Important Details

The following is an overview of your short term disability insurance. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.

Exclusions:

You cannot receive short term disability insurance benefit payments for disabilities that are caused or contributed to by:

- war or act of war (declared or not)
- the commission of, or attempt to commit a felony
- an intentionally self-inflicted injury
- any case where your being engaged in an illegal occupation was a contributing cause to your disability
- sickness or injury for which workers' compensation benefits are paid, or may be paid, if duly claimed
- any injury sustained as a result of doing any work for pay or profit for another employer

You must be under the regular care of a physician to receive benefits.

Your benefit payments will be reduced by other income you receive or are eligible to receive due to your disability, such as:

- **All available sick time (up to 26 weeks) as of your date of disability must be used before any disability benefit can begin**
- Social Security disability insurance (please see next section for exceptions)
- workers' compensation
- other employer-based insurance coverage you may have
- unemployment benefits
- settlements or judgments for income loss
- retirement benefits that your employer fully or partially pays for (such as a pension plan)

Your benefit payments will not be reduced by certain kinds of other income, such as:

- retirement benefits if you were already receiving them before you became disabled
- retirement benefits you start to receive that are funded by your after-tax contributions
- your personal savings, investments, IRAs or Keoghs
- profit-sharing
- personal disability policies
- Social Security increases

This benefit highlights sheet is an overview of the short term disability insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the benefit highlights sheet and the insurance policy, the terms of the insurance policy apply.

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